

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Charlotte Livingston**  
Debtor(s)

Bankruptcy Case No.: 16-70782-JAD

Chapter: 7  
Docket No.: 21

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

***CHAPTER 7 CASES*** – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: February 24, 2017

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Charlotte Livingston  
 Debtor

Case No. 16-70782-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 144

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Charlotte Livingston, 421 East Penn Street, Bedford, PA 15522-1436

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Donald M. Hahn on behalf of Debtor Charlotte Livingston dhahn@nittanylaw.com  
 James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company as successor  
 Trustee to Bankers Trust Company of California, N.A., as Trustee for Home Equity Mortgage Loan  
 Asset-Backed Trust, Series SPMD 2002-A, Home Equity Mor bkgroup@kmllawgroup.com  
 James R. Walsh jwalsh@spencecuster.com,  
 trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;kmaris@spencecuster.com  
 ;jwalsh@ecf.epiqsystems.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4